

Individual Market – 2021

General Information:

The listed carriers had health benefit plans approved to be offered in Virginia's 2021 individual market. Please be aware that:

- A carrier might not offer health benefit plans in all areas of Virginia;
- A carrier may restrict enrollment to open enrollment or special enrollment periods;
- Certain other restrictions may apply.

Definitions – as used in this list:

- * **EPO (Exclusive Provider Organization) Product** – A plan covering health care services provided only through a specified network of providers, except in emergency situations.
- * **HMO (Health Maintenance Organization) Product** — A product offered by a company licensed as an HMO covering health care services provided only through a specified network of providers, except in emergency situations.
- * **POS (Point-of-Service) Product** – A product offered by a company licensed as an HMO covering health care services provided through a network of participating providers and *out-of-network providers*. Typically, a POS requires the policyholder to pay higher costs when he seeks care from an *out-of-network provider*.
- * **PPO (Preferred Provider Organization) Product** – A product offered by an insurance company covering health care services provided through a network of participating providers and *out-of-network providers*. Typically, a PPO requires the policyholder to pay higher costs when he seeks care from an *out-of-network provider*.
- ** **Health Benefit Exchange** – Virginia's Exchange continues to operate through HealthCare.gov. For information about your enrollment options, please go to www.healthcare.gov. To find a qualified assister to help with shopping for coverage, go to <https://coverva.org/assistance/>.

Disclaimer:

This list is for informational purposes only and is not an endorsement by the SCC of any product, service, person, or company. This list is current as of the date noted below. If you have any questions, contact the company, an agent, or Bureau of Insurance at (804) 371-9691 or toll-free at 1-877-310-6560.

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Carrier Name	Product Type*	Intended Availability of Plans	
		On Health Benefit Exchange**	Off Health Benefit Exchange**
CareFirst BlueChoice, Inc. 1501 South Clinton Street Mail Stop CT 10-06 Baltimore, MD 21224 1-800-544-8703 www.carefirst.com	HMO	Yes	Yes
Cigna Health and Life Insurance Co. 900 Cottage Grove Road Bloomfield, CT 06002 1-800-244-6224 www.cigna.com	EPO	Yes	Yes
Group Hospitalization and Medical Services, Inc. (CareFirst Blue Cross and Blue Shield) 1510 South Clinton Street Mail Stop CT 10-06 Baltimore, MD 21224 1-800-544-8703 www.carefirst.com	PPO	Yes	Yes
HealthKeepers, Inc. 2015 Staples Mill Road Richmond, VA 23230 1-855-748-1810 www.anthem.com	HMO	Yes	Yes

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Carrier Name	Product Type*	Intended Availability of Plans	
		On Health Benefit Exchange**	Off Health Benefit Exchange**
Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc. 2101 East Jefferson Street Rockville, MD 20852 1-800-488-3590 www.kp.org	HMO	Yes	Yes
Optima Health Insurance Company 4417 Corporation Lane Virginia Beach, VA 23462 1-866-532-7713 www.optimahealth.com	PPO	No	Yes
Optima Health Plan 4417 Corporation Lane Virginia Beach, VA 23462 1-866-532-7713 www.optimahealth.com	HMO	Yes	Yes
Optimum Choice, Inc. 4 Taft Court Rockville, MD 20850 1-888-842-4571 www.uhc.com	HMO	Yes	Yes
Oscar Insurance Company 75 Varick Street 5 th Floor New York, NY 10013 1-855-672-2788 www.hioscar.com	EPO	Yes	Yes

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Carrier Name	Product Type*	Intended Availability of Plans	
		On Health Benefit Exchange**	Off Health Benefit Exchange**
Piedmont Community HealthCare HMO, Inc. 2316 Atherholt Road Lynchburg, VA 24501 1-800-400-7247 www.pchp.net	HMO	Yes	Yes